CLARENCE L. CULLEN

Drawing by Walter H. Everett







writer hereof recorded a few observations on the subject of "Being

These utterances may or may not have been of an autobiographical character. That they were so regarded by many discerning readers—all of whom, plainly, had been "broke" at one time or another-

was made evident by the bantering or gently accusatory tone of a large number of letters addressed to the writer.

This agreeable aftermath of correspondence, it may be prophesied, will reveal no such shrewd conclusions with respect to the writer of an article labeled "Being Rich." Few writing persons, more is the pity, can justly be accused of opulence.

How, then, can a writing person, without having experienced such beatific delirium, know anything about the condition of "Being Rich"?

Broadly speaking, he cannot know much or anything about such a condition in a first hand or personally conducted manner of knowing, so to speak.

But he can, and often does, listen to what the of riches. Thus may a consensus be formed and conclusions reached about "Being Rich."

As a newspaper worker in many cities, I have held more or less extended conversations on the subject of "Being Rich" with, I think, most of the famous American millionaires of the last two decades.

Some of these hugely wealthy ones expressed themselves freely, not to say garrulously, as to the manifest advantages of wealth or the "compensations of comparative poverty,"-consoling phrase! -while others were exceedingly close mouthed in the matter.

A Fallacy from the Rich

ALWAYS suspected, by the way, that the millionaires who harped upon the more or less imaginary compensations of poverty were, to express the thing colloquially, stringing me, and perhaps themselves; or, if not that, that they were rather unwholesomely in love with the sound of their own voices.

Also, I have invariably reached and reriveted the conclusions, after these little journeys to the thought repositories of millionaires, that "Wealth Is a Curse" is one of the finest little distorted maxims we have in the English language.

Everybody knows that frayed and frazzled bromidiom, "Wealth Does Not Necessarily Bring

Happiness."

Perhaps it does not, in all cases. There are scores of citable instances wherein wealth certainly to perpetuate our name, but on a genuine desire to

EW months ago, in this place the has not brought happiness to its possessors. But these instances merely cause one to wonder whether such wealth burdened individuals are capable of achieving happiness in any circumstances. Would they be happier, for example, if they were poor? Doubt is bound to thicken about such a question.

> Moreover, we hear all about the isolated instances of unhappiness among millionaires A great deal less is said and written about the tremendously fine time the happy millionaires are enjoying

> Americans are a people that require to be shown. They swallow with many grains of salt these sporadic and sometimes highly tinctured accounts under the caption, "The Miseries of the Rich." Eagerly would they brave such miseries! Willingly would they take a chance on gilded unhappiness!

The Struggler's Opinion

POR, to the struggler, it is bound to appear inconceivable that a vastly wealthy human being should be or could be unhappy, or not happy-two different things, by the way.

Not to wear the yoke of labor; to have the freedom of a seagull; to go up and down the world almost in a stupefaction of luxury; never to be world's auriferous ones have to say on the subject tied in, pent up, landlocked, confined to any monotony of place; never to be worried about to-morrow or the rainy day of the approaching years; to move perpetually in an atmosphere of culture, even wealth bought culture; to be able coolly to snap the fingers in the teeth of lurking Adversity; to be able to bestow all the good and ornate things of life upon cherished ones; never to hear the faintest echo of the howling of the Wolf of Need,—is it imaginable that a human being so conditioned should or could be unhappy, or not happy?

Thus the struggler views the matter. He dissects the story of the millionaire's misfortunes, and infallibly he concludes that the millionaire's misfortunes are the fault, certainly not of his wealth, but of his inability properly to enjoy his wealth.

All of us, by the way, possess a profound, if furtive and unexpressed, belief that we could disburse wealth to a great deal more advantage to ourselves and to others, and have vastly more fun with it, than the people that already have the millions. We would not make any mistakes if we were possessed of riches! We would know what traps and pitfalls to avoid! We would not lose our sanity if wealth was suddenly to fall to us! No riotous misconduct, no slavish obedience to the foolish mandates of plutocratic social sets, no monkey dinners, no flaring ostentation of any sort-if we had it! For us, study, travel, self improvement, rich but not garish homes in city and country, a serene enjoyment of all those fine things of life that are purchasable by wealth: our charities, too, based not on an unworthy desire

be of real help to our fellow beings that might need it! Oh, we would know how to do it if we possessed the wealth! We would be model millionaires if only we had the millions!

Small Chance of Having the Test

T is very natural, of course, that we should thus picture our conduct as persons of wealth. The chief beauty of such picturing is that we are not likely, as to the majority of us, to be disillusioned with respect to our manner of behaving in such a fine situation. The self complaisant man who knows precisely what he is going to do, in a perfectly cool manner, in case of a fire, sometimes has a chance to try himself out in these circumstances—and usually. by the way, he acts with all of the calm deliberation of a red ant on a hot rock. But we can safely draw the loveliest images of ourselves in the rôle of millionaire, with the danger always satisfyingly remote that we ever shall be put to the test of living up to such beautiful forecasts of ourselves.

The speculations of strugglers as to their possible achievement of wealth, or of having wealth thrust upon them, are bound to be more or less commonplace, because such speculations nearly always are built on one pattern, and that pattern evolved out of the universal fancy,—namely, that we ourselves would make such infinitely better millionaires than the reckless, or stupid, or wrong headed, or unappreciative chaps who now possess the millions.

If Vanderbilt Had Been Poor

IT is different, though, when you hear a millionaire —a millionaire from his cradle—speculating upon what it means, or upon what it would have meant to him, to be poor. Once I had the curious experience of hearing a famous millionaire indulging in such a fancy.

He was the William K. Vanderbilt who of late years has lived in France,-second son of the reputed "Public Be Damned" Vanderbilt, and father of the Duchess of Marlborough. It may as well be said here that this William K. always seemed to me the most agreeable man of the Vanderbilt clan, as well as the handsomest, frankest, and best mannered.

It was sixteen years ago. I was hotel reporter for a Chicago newspaper. William K. Vanderbilt, just arrived in Chicago in his private car and lounging about the lobby of the Auditorium, seemed rich prey for a hotel reporter with a mission to interview personages.

William K., I soon found, however, was not interviewable. Very engaging, very amiable, very smiling; but with nothing to say for printing. However, he appeared to be lonesome, -said that he was, in fact,—and asked the would be interviewer to dine with him. He was a man, and a finished one, and I